



Welcome to New South Credit Union!

On March 1st, the Knoxville News Sentinel ECU and New South Credit Union will finalize the partnership and you will officially become a valued member of New South Credit Union.

If you have an active KNSECU debit card your New South Credit Union debit card was mailed on February 22nd. It will replace your KNSECU card.

IMPORTANT INFORMATION ABOUT YOUR NEW CARD

1. **ACTIVATION and PIN:** You must call 865-523-0758 x384 to activate your card and select your PIN.
2. **YOUR KNSECU CARD WILL STOP WORKING:** Your KNSECU card will be de-activated and stop working at 4:00 p.m. on February 28th.
3. **WHEN YOUR NEW SOUTH CARD WILL WORK:** Your new card will not work until March 2nd.
4. **MAKE PLANS, GET CASH:** To accurately transition all KNSECU accounts to New South's computer system, access to your accounts will be temporarily blocked from 4:00 p.m., February 28th thru March 1st. No transactions or withdrawals, including card transactions will be processed. Make plans to get any needed cash before 4:00 p.m. on Tuesday, February 28th.

OTHER IMPORTANT ABOUT USING YOUR NEW SOUTH DEBIT CARD

- **DAILY LIMITS:** ATMs - You are limited up to your available balance, with a daily maximum of \$500.
PURCHASES - You are limited up to your available balance, with a daily maximum of \$1500. For larger purchases, approval by CU is required.
- **AVAILABLE ATMs:** You have access to over 25,000 ATMs surcharge free. Visit our website www.newsouthcu.com for our ATM locator.
- **FEES:** If you use a non-network (foreign) ATM you are subject to the ATM owner's fee. You are limited to 10 "foreign" ATM withdrawals per month at no charge. A 50¢ fee will be charged after exceeding 10 foreign ATM withdraws within a month. "Balance Inquiries" are subject to a \$1 per ATM Balance Inquiry fee. ATM balances are not always accurate and we suggest using our online, mobile, or text banking for accurate available balances.
- **CREDIT VS. DEBIT – IT MAKES A DIFFERENCE:** Always choose "CREDIT" unless you need cash back or traveling outside of Tennessee. While it's processed like a "CREDIT" purchase, the amount is simply deducted from your checking account and no interest is charged. No PIN is required.

Stores prefer you to choose "DEBIT" because it gives you fewer rights when it comes to returns and disputes, and they are able to charge a transaction fee. This is why many retailers automatically ask for your PIN. When it asks for your PIN, simply tell the cashier you want the purchase to be run as a "CREDIT".

Again, the transaction will process out of your checking account, but by choosing “CREDIT” it gives you more power, helps avoid fraud on your account, eliminates a transaction fee that the credit union has to absorb, and helps keep the service free.

- **USING YOUR CARD OUTSIDE OF TENNESSEE:** To protect your account from fraud, our 24/7 Fraud Detection System closely monitors all card transactions for potential unauthorized activity. Most fraud originates from outside of Tennessee. To protect your account from unauthorized activity originating in other states, your PIN is required when traveling outside of Tennessee - except for restaurants and other merchants that do not have a PIN keypad. Failure to use our PIN could cause your card to be blocked.
- **TRAVEL NOTIFICATIONS REQUIRED:** You should notify the CU of any travel plans by completing a “Travel Notification” prior to your trip. Even if you are traveling outside of the East Tennessee area, completing a “Travel Notification” form is recommended. This will prevent your card from being declined by our fraud detection network as a suspicious transaction.
- **KEEP US UPDATED WITH YOUR CELL PHONE NUMBERS:** It’s important that you keep your cell phone numbers and address information up-to-date with the CU. If a suspicious transaction is attempted, our fraud network may block your card until they can verify the transaction with you. They will block the card and attempt to call you on your cell number. If they are unable to contact you, the card will remain blocked until a CU representative is able to confirm the transaction with you the next business day.
Remember – if you get a call, we WILL NOT ask you for your PIN, the cards expiration date or CVV number, or personal information. You will only be asked to verify transactions.
- **SIGN UP FOR ALERTS:** A great way to keep up with your card activity is to sign up for alerts within our online banking. You can get text messages every time you card is used at a store, at an ATM, or online. For assistance setting up alerts, contact our e-services department.
- **REPORTING A LOST/STOLEN CARD:** If you believe your card or PIN has been lost, stolen, or compromised, you are required to notify us immediately. If it is during regular business you can contact the CU directly. If it is after-hours, you should contact the number listed on our website or on back of the card immediately AND contact the CU by email or phone message too.
- **INTERNET GAMBLING & OTHER PROHIBITED ACTIVITY:** Your card may not be used in any manner to purchase or charge goods or services in violation of Tennessee law. This includes, but is not limited to online gambling. Attempted use of a card for prohibited could result in card closure.